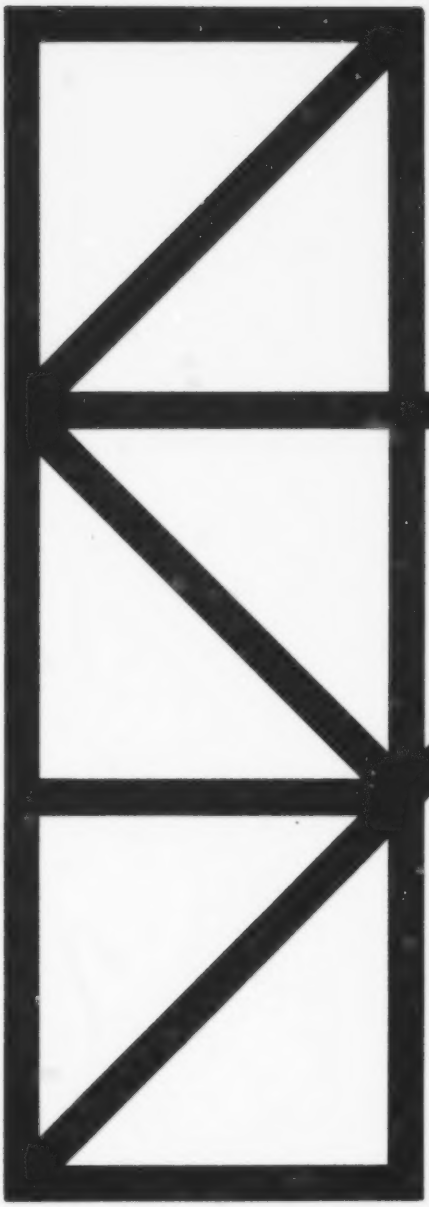

Manitoba Credit Unions

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Annual Report 1971

104-03685/

Officials

As at June 30 1972

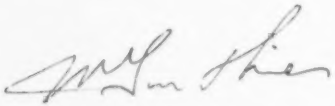
Minister:	Hon. S. Uskiw Legislative Building Winnipeg, Manitoba
Deputy Minister:	M. A. Gauthier 101 - 1700 Portage Avenue Winnipeg, Manitoba R3J 0E1
Chief Supervisor of Credit Unions : *Office and Mailing Address:*	J. A. Rolfe 102 - 1700 Portage Avenue Winnipeg, Manitoba R3J 0E1
Supervisors of Credit Unions:	A. B. Beardmore F. E. Kelly F. J. C. Lane N. A. McLean J. L. Morin O. C. Peterson F. G. Remillard H. A. Skene
Office and Mailing Address:	102 - 1700 Portage Avenue Winnipeg, Manitoba R3J 0E1
Telephone:	888-0890
Compiled and Prepared by:	G. P. Maksymchuk Statistician

Preface

Credit unions of Manitoba during 1971 have seen the most phenomenal growth of their history. While the number of credit unions has decreased, the total number of credit union members has increased, assets have also increased very significantly. Credit unions are becoming sophisticated large business enterprises. This is necessary if members are to be properly served and if credit unions are to be competitive.

The ever present danger of becoming self-sufficient, of becoming comfortable middle class organizations must not be overlooked by credit union leaders. As credit unions grow in size and volume, so should the concern for the less fortunate sector of our citizens grow at the same time.

One of the most important challenges facing our credit union leaders is to achieve a proper balance between a successful commercial organization with the kind of social conscience envisaged by the founder of this movement.



Maurice A. Gauthier.

Department of Co-operative Development

During 1971, 219 credit unions and caisses populaires were audited, of which several were revisited when it became necessary to conduct partial audits for various reasons.

Other calls were made during the year for the purposes of bookkeeping assistance and also to conduct surprise cash counts and to investigate various problems in general operations.

There were twelve credit unions and caisses populaires, which surrendered their Charters upon becoming affiliated with other larger credit unions. Amalgamation proceedings were initiated in a number of other areas to be completed in 1972. At the present time, there are 204 active credit unions and caisses populaires in Manitoba.

While there are fewer credit unions today than a year ago, the assets and membership both show substantial increases.

The staff attended:

27 Annual Meetings
3 General Meetings
5 Board Meetings
5 Joint Officer Meetings
1 Chapter Meeting
13 District Meetings
21 Others and gave bookkeeping assistance in many cases.

Year's operations

Number of Credit Unions:

There was one credit union Charter issued in 1971. The total issued, therefore, is 351 since 1937. This figure includes six centrals and leagues. The Co-operative Credit Society of Manitoba Limited was chartered outside the credit union legislation and is not included in the 351. At the end of 1971, the credit unions were classified as follows:

Active:	Associational	52
	Occupational	53
	Community: Urban	6
	Rural	109
	"Centrale" Credit Union	1
Cancelled:	Since inception	130
	TOTAL CHARTERED	351

Associational credit unions represent members of co-operative associations.	2
Religious groups	32
Labour Unions	2
Ethnic Groups	7
Clubs	9

Occupational credit unions comprise employees of commercial or industrial businesses, government employee groups, armed services, etc.

Community credit unions are made up of persons living in a certain area or country town and having a common bond of association.

Comparative consolidated balance sheet

As at December 31st — Exhibit **A-1**

Assets	1970 221 Reports		1971 204 Reports	
Liquid	$	$ 11,792,018	$	$ 19,427,623
Investments		16,355,275		25,521,271
Loans-Non R. E. Mtge.				
1. Personal	72,056,189		81,864,803	
2. Farm	9,882,310		12,136,063	
3. Business	6,375,312		6,683,003	
4. Other	7,017,633		5,724,282	
Loans-R. E. Mtge.				
1. Personal	34,133,170		44,327,657	
2. Farm	8,092,385		9,576,939	
3. Business	6,675,060		8,427,161	
4. Other	4,414,142		4,250,986	
Total Loans		148,646,201		172,990,894
Fixed Assets (Book Value).		3,937,465		4,925,911
Other Assets		2,156,995		4,802,546
Allow. for Doubt. Accounts		(2,082,309)		(2,262,779)
TOTAL ASSETS		$ 180,805,645		$ 225,405,466

Liabilities		
Share Capital	$ 5,731,291	$ 991,516
Savings	115,092,976	143,956,893
Deposits	25,004,430	62,392,869
General Reserve	6,763,420	8,611,378
Other Liabilities	28,213,528	9,452,810
TOTAL LIABILITIES	$ 180,805,645	$ 225,405,466

Comparative consolidated operating statements

For Fiscal Year ending December 31 1971 — Exhibit **B-1**

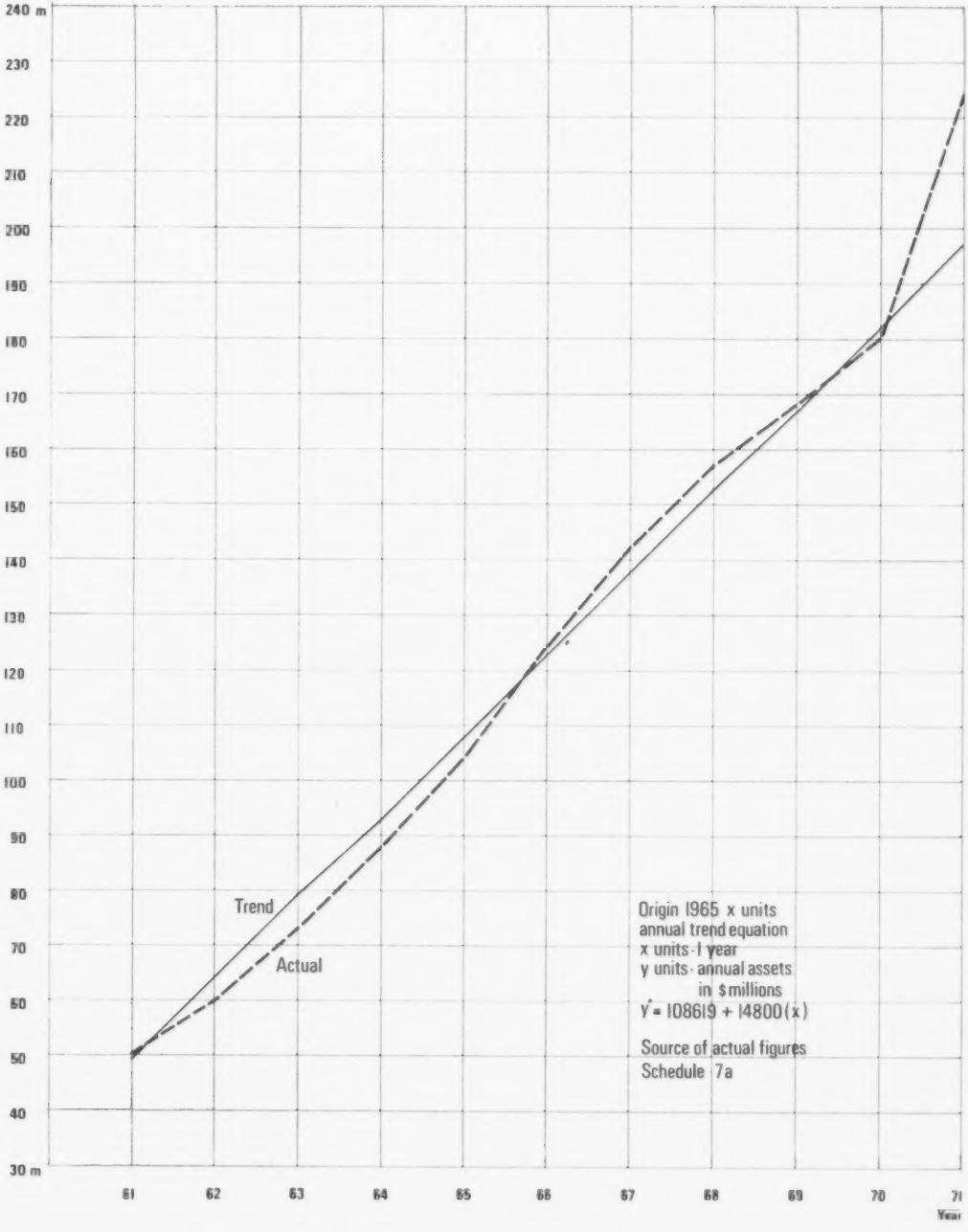
Income	1970	1971
Interest from Loans	$ 14,736,266	$ 16,898,690
Investment Income	724,027	950,389
Other Income	1,229,262	1,833,445
	$ 16,689,555	$ 19,682,524
Expenses		
Interest Paid on Dep.	$ 1,705,156	$ 1,646,350
Interest Paid on Sav.	5,781,499	7,540,261
Other Expenses	9,202,900	10,495,913
	$ 16,689,555	$ 19,682,524
Detail of expenses :		
Allow. for Dbt. Accts.	$ 830,786	$ 557,232
Audit & Inspection	67,762	72,118
Cash Shortage	7,954	3,403
Charges	165,818	191,279
Depreciation	214,015	133,595
Dues (League)	127,878	134,058
Heat, Power & Water	72,556	66,113
Insurance (inc. Bonding)	1,411,914	1,483,165
Interest on Borrowings	1,191,579	998,295
Interest on Deposits	1,705,156	1,646,350
Interest on Savings	5,781,499	7,540,261
Rent	120,776	114,055
Repairs & Maintenance	81,517	105,431
Remuneration for Mtgs.	84,482	96,127
Salaries	2,213,626	2,282,399
Staff Benefits	100,542	119,199
Stationery, Supp.& Postage	232,826	260,489
Taxes	123,951	144,862
Telephone	30,561	42,784
Unclassified	2,124,357	3,691,309
	$ 16,689,555	$ 19,682,524

	1970 221 Reports	1971 204
Credit unions incorporated during year .	-	1
Total credit unions incorporated . . .	350	351
Number of credit unions amalgamated . .	20	16
Credit unions dissolved during year . .	3	1
Total credit unions dissolved	138	147
Active credit unions	221	204
Number of members	187,225	202,124
Number of borrowers	67,037	66,704
Loans issued during year.	$ 98,896,464	$ 117,048,015
Loans issued since inception	$ 864,521,897	$ 981,569,912
Loans written-off during year (net) . .	$ 243,879	$ 263,736
Loans written-off since inception (net).	$ 1,935,662	$ 2,199,398
Percentage of loans w/off during year .	.16%	.15%
Percentage of loans w/off since inception	.22%	.22%
Average members' savings.	$ 655.77	$ 717.12
Average members' holdings in savings and deposits .	$ 871.62	$ 1,025.81
Average members' equity in total assets.	$ 960.81	$ 1,115.19
Percentage of savings to assets . . .	68.4%	64.3%
Percentage of loans to assets	82.1%	76.2%
Percentage of real estate loans to assets	29.1%	29.5%
Percentage of loans to liabilities . .	82.1%	76.2%
Percentage of liquid assets.	15.6%	19.9%

- First credit union incorporated in 1937.
- Co-operative Credit Society of Manitoba Limited incorporated in 1950.
- La Centrale des Caisses Populaires du Manitoba Credit Union Limited incorporated in 1952.
- A new Credit Union League of Manitoba (1967) Limited incorporated in 1967 took in members of the original League of 1956 and the Credit Union Federation of Manitoba Limited incorporated in 1960.
- Inspection of credit unions set up in 1943.
- The Co-operative and Credit Union Services Branch set up in 1949 became the Department of Co-operative Development in May, 1971.
- The Credit Union League of Manitoba (1967) Limited and the Co-operative Credit Society of Manitoba Limited merged into one organization under the name of the Co-operative Credit Society of Manitoba Limited.

Schedule 2 · A

Growth of Assets in Manitoba Credit Unions : from 1961 to 1971



Credit Unions : classified by total assets

At December 31 — Schedule **3·A**

	1970	1971
To $ 10,000	4	3
10,001 to $ 30,000	11	4
30,001 to 50,000	9	7
50,001 to 75,000	18	18
75,001 to 100,000	19	12
100,001 to 300,000	53	40
300,001 to 500,000	23	28
500,001 to 1,000,000	41	36
1,000,001 to 2,000,000	20	30
2,000,001 to 3,000,000	9	7
Over 3,000,000	14	18
	221	204
Credit Unions with assets less than $ 10,000	4	3
Percent.	1.8%	1.5%
Credit Unions with assets less than $ 50,000	24	15
Percent.	10.9%	7.4%
Credit Unions with assets less than $100,000	61	45
Percent.	27.6%	22.1%
Credit Unions with assets less than $300,000	114	85
Percent.	51.6%	41.6%
Credit Unions with assets more than $300,001	107	119
Percent.	48.4%	58.3%

Credit Unions : classified by membership

At December 31 — Schedule **4·A**

	1970	1971
To 50 members.	4	3
51 to 100 members.	16	11
101 to 200 members.	44	34
201 to 300 members.	21	18
301 to 400 members.	26	22
401 to 500 members.	16	19
501 to 600 members.	9	6
601 to 800 members.	19	22
801 to 1,000 members.	12	11
1,001 to 1,600 members.	25	26
1,600 to 2,000 members.	7	8
2,001 to 2,500 members.	5	5
Over 2,501 members.	17	19
Credit Unions having less than 100 members	20	14
Percent.	9%	6.9%
Credit Unions having less than 200 members	64	48
Percent.	29%	23.5%
Credit Unions having less than 300 members	85	66
Percent.	38.4%	32.4%
Credit Unions having less than 500 members	127	107
Percent.	57.4%	52.5%
Credit Unions having more than 501 members	94	97
Percent.	42.5%	47.5%
Credit Unions having more than 1,000 members	54	58
Percent.	24.4%	28.4%

Membership growth in last ten years

Schedule **5 · A**

	Total membership	Increase
1962	109,749	8,587
1963	119,017	9,268
1964	132,451	13,434
1965	144,641	12,190
1966	157,745	13,104
1967	168,195	10,450
1968	177,574	9,379
1969	183,987	6,413
1970	187,225	3,238
1971	202,124	14,899

Outstanding loans for last ten years

Schedule **6 · A**

	Loans outstanding	%age of total assets	Increase
1962	$ 49,701,601	82	$ 8,020,416
1963	60,857,330	83	11,155,729
1964	74,956,643	85	14,099,313
1965	87,068,754	83	12,112,111
1966	101,399,848	81	14,331,094
1967	116,349,954	82	14,950,106
1968	128,540,441	82	12,190,487
1969	139,703,856	83	11,163,415
1970	148,646,201	82	8,942,345
1971	172,990,894	77	24,344,693

Assets for last ten years

Schedule **7·A**

	Amount	Increase
1962	$ 60,603,036	$ 10,094,308
1963	73,687,429	13,084,393
1964	88,969,257	15,281,828
1965	104,899,769	15,930,512
1966	124,417,601	19,517,832
1967	142,738,607	18,321,006
1968	157,077,311	14,338,704
1969	168,721,384	11,644,073
1970	180,805,645	12,084,261
1971	225,405,466	44,599,821

Savings plus deposits for last ten years

Schedule **8·A**

	Amount	Increase
1962	$ 52,831,212	$ 8,322,707
1963	63,835,196	11,003,984
1964	75,485,655	11,650,459
1965	88,650,191	13,164,536
1966	105,811,488	17,161,297
1967	119,432,618	13,621,130
1968	129,172,362	9,739,744
1969	134,949,670	5,777,308
1970	163,190,289	28,240,619
1971	206,349,762	43,159,473

Classification of loans issued in the year 1971

Schedule 9·A

Purpose	Mortgage Number	Mortgage Amount	Mortgage Number	Mortgage Amount
1. Consolidation of Debts . .	10,641	$ 15,267,098	843	$ 3,419,720
2. Automobile Purchase & Repairs	12,452	19,986,828	510	941,864
3. Insurance Premiums . . .	930	283,832	8	1,081
4. To Make Investments . . .	783	1,953,328	9	100,426
5. Education	1,364	763,931	27	47,190
6. Medical & Dental	653	198,546	2	8,723
7. Taxes.	1,611	955,894	81	96,297
8. Holidays.	3,783	1,841,864	101	61,930
9. Home Repairs & Renovations, etc.	3,732	4,276,702	273	891,346
10. Purchase of Real Estate: -				
(a) *New Housing*	335	1,814,499	320	3,700,621
(b) *Used Housing*	896	2,816,645	589	4,971,000
(c) *Farm*.	215	787,418	301	3,186,293
(d) *Commercial*.	88	559,842	98	2,276,039
(e) *Other*	218	677,454	141	371,215
11. Purchase of Equipment: -				
(a) *Household*	4,605	2,559,461	9	12,583
(b) *Farm*.	2,033	4,245,466	93	311,937
(c) *Fishermen*	13	19,417	-	-
(d) *Commercial*.	318	1,681,787	30	373,621
(e) *Other*	1,232	1,357,629	23	196,141
12. Operating Expenses: -				
(a) *Household*	3,362	1,360,062	4	16,974
(b) *Farm*.	3,660	6,373,210	81	611,909
(c) *Fishermen*	3	3,010	-	-
(d) *Commercial*.	885	8,585,236	21	600,211
(e) *Other*	1,171	5,035,159	9	38,917
13. Other.	7,960	11,206,416	39	78,032
TOTALS	62,943	$ 94,610,734	3,612	$ 22,314,070
ESTATE LOANS	149	$ 123,211		

The following shows the most common purposes for which loans were granted in 1971.

Ordinary (Personal) Loans

a) By number: -

1) Automobile purchase and repairs
2) Debt consolidation
3) Purchase of household equipment
4) Holidays
5) Home repairs and renovations

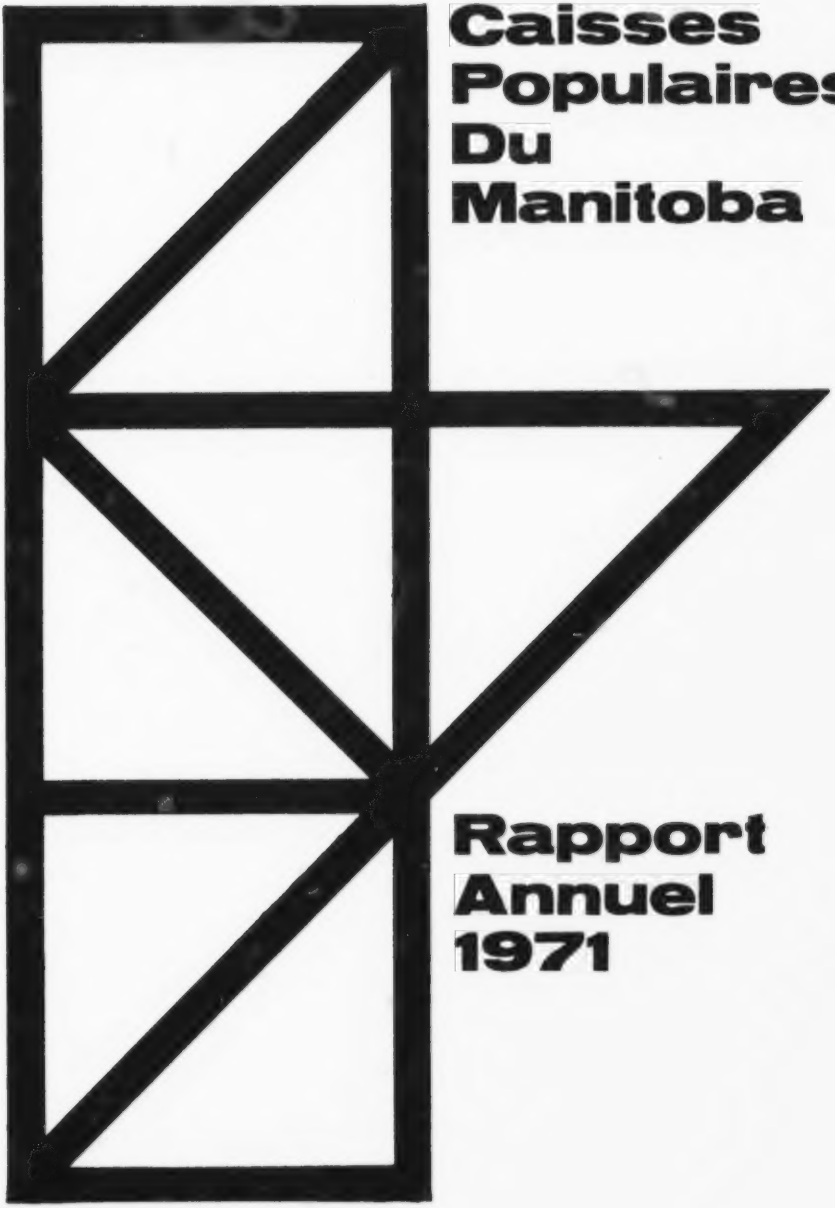
b) By amount:

1) Automobile purchase and repairs
2) Debt consolidation
3) Commercial operating expense
4) Farm operating expense
5) Home repairs and renovations

Real Estate Mortgage Loans

a) By amount: -

1) Used housing
2) New housing
3) Debt consolidation
4) Farm property
5) Commercial property



Caisses Populaires Du Manitoba

Rapport Annuel 1971

Ministère

Au 30 Juin 1972

Ministre:	Hon. S. Uskiw Palais Législatif Winnipeg, Manitoba
Sous-Ministre:	M. A. Gauthier 101 - 1700 avenue Portage Winnipeg, Manitoba R3J 0E1
Le chef inspecteur des Caisses Populaires: *Bureau et adresse postale:*	J. A. Rolfe 102 - 1700 avenue Portage Winnipeg, Manitoba R3J 0E1
Inspecteurs des Caisses Populaires:	A. B. Beardmore F. E. Kelly F. J. C. Lane N. A. McLean J. L. Morin O. C. Peterson F. G. Remillard H. A. Skene
Bureau et adresse postale:	102 - 1700 avenue Portage Winnipeg, Manitoba R3J 0E1
Téléphone:	888-0890
Compilé et préparé par:	G. P. Maksymchuk Statisticien

Introduction

Les caisses populaires du Manitoba ont vécu en 1971 l'une des anneés les plus prospères et des plus spectaculaires de leur histoire. Même si le nombre de caisses diminue, le nombre de membres a augmenté. L'actif également, a augmenté sensiblement.

Les caisses populaires Manitobaines deviennent rapidement des entreprises financières d'envergure, ce qui permet d'offrir de meilleurs services aux membres.

Il y a toujours le danger pour les caisses populaires, cependant, de devenir des organisations exclusivement financières, orientées vers la classe moyenne confortable. Les dirigeants des caisses populaires se doivent de ne pas négliger l'orientation de leurs caisses populaires vers le secteur moins favorisé de la population.

Le développement de caisses populaires financièrement fortes et solides, tout en conservant une conscience sociale telle que prêchée par le fondateur Alphonse Desjardins, voilà le plus grand défi des dirigeants des caisses populaires du Manitoba.

M. A. Gauthier

Ministère du Développement Coopératif

Au cours de 1971, 219 Credit Unions et Caisses Populaires furent examinées. Dans certains cas des examens partiels additionels ont été faits pour diverses raisons.

D'autres visites furent faites durant l'année afin d'aider dans la tenue des livres et aussi pour faire le comptage de la "caisse" et étudier l'ensemble de différents problèmes d'opération.

12 Credit Unions et Caisses Populaires se sont affiliées avec des plus grosses au cours de 1971. D'autres démarches de fusion se poursuivent et devraient se terminer en 1972. Présentement, il y a 204 Credit Unions et Caisses Populaires actives au Manitoba.

Même s'il y a moins de Caisses Populaires que l'an dernier, l'actif et le nombre de membres ont augmenté considérablement.

Les employés du ministère ont assisté à:

27 réunions annuelles
3 réunions générales
5 réunions de Conseils d'Administration
5 réunions conjointes des officiers
1 réunion de chapitre
13 réunions de district
21 autres réunions

Les opérations de l'année

Nombre de Caisses Populaires de Credit Unions:

Une credit union a été incorporée en 1971. Le total d'incorporations de caisses populaires et credit unions est donc de 351 dupuis 1937. Ce total comprend 6 centrals et leagues. La "C.C.S.M.", ayant été incorporée par décret spécial de la législature, ne figure pas au total de 351. A la fin de l'année 1971, les caisses populaires et credit unions se répartissaient comme suit:

Actives:	Associations.	52
	Professions	53
	Communautaires - Urbaines . .	6
	- Rurales. . .	109
Dissoutes:	"Centrale"	1
	Total depuis 1937	130
	TOTAL INCORPOREES	351

Les caisses populaires et credit unions dites d'associations se subdivisent comme suit:

Associations co-opératives	2
Groupes religieux	32
Membres de Syndicats	2
Groups ethniques	7
Clubs sociaux	9

Les caisses populaires professionnelles comprennent les employés d'enterprises commerciales ou industrielles, employés de gouvernements, forces armées, etc.

Les caisses populaires communautaires regroupent les membres dont la paroisse, le village sont le lien commun.

Caisses Francaises du Manitoba
Bilan comparatif et consolidé

au 31 Décembre — Tableau **A·2**

Actif

	1970	1971
Encaisse	$ 1,020,676	$ 1,172,646
Placements	3,670,068	4,137,073
Prêts sur Billets		
1. Ordinaire	4,571,102	5,075,215
2. Agricoles	868,108	850,119
3. Commerciaux.	368,681	471,913
4. Autres	382,424	470,394
Prêts sur Hypothèques		
1. Maisons	3,584,440	4,833,840
2. Agricoles	1,302,732	1,168,221
3. Commerciaux.	221,337	501,157
4. Autres	377,378	722,040
Actif Fixe	369,840	370,351
Autre Actif	57,666	205,099
Provisions pour Prêts Douteux	(103,204)	(98,271)
TOTAL DE L'ACTIF	$ 16,691,248	$ 19,879,796

Passif

Capital Social	$ 2,033,937	$ 97,358
Epargne	8,753,567	10,458,005
Dépôt	4,550,790	7,735,299
Réserve Général.	682,861	820,108
Autre Passif.	700,093	769,026
TOTAL DE PASSIF.	$ 16,691,248	$ 19,879,796

Etat comparatif et consolidé des revenus et dépenses

Exercise 1 er Janvier au 31 Decembre — Tableau **B·2**

Revenus

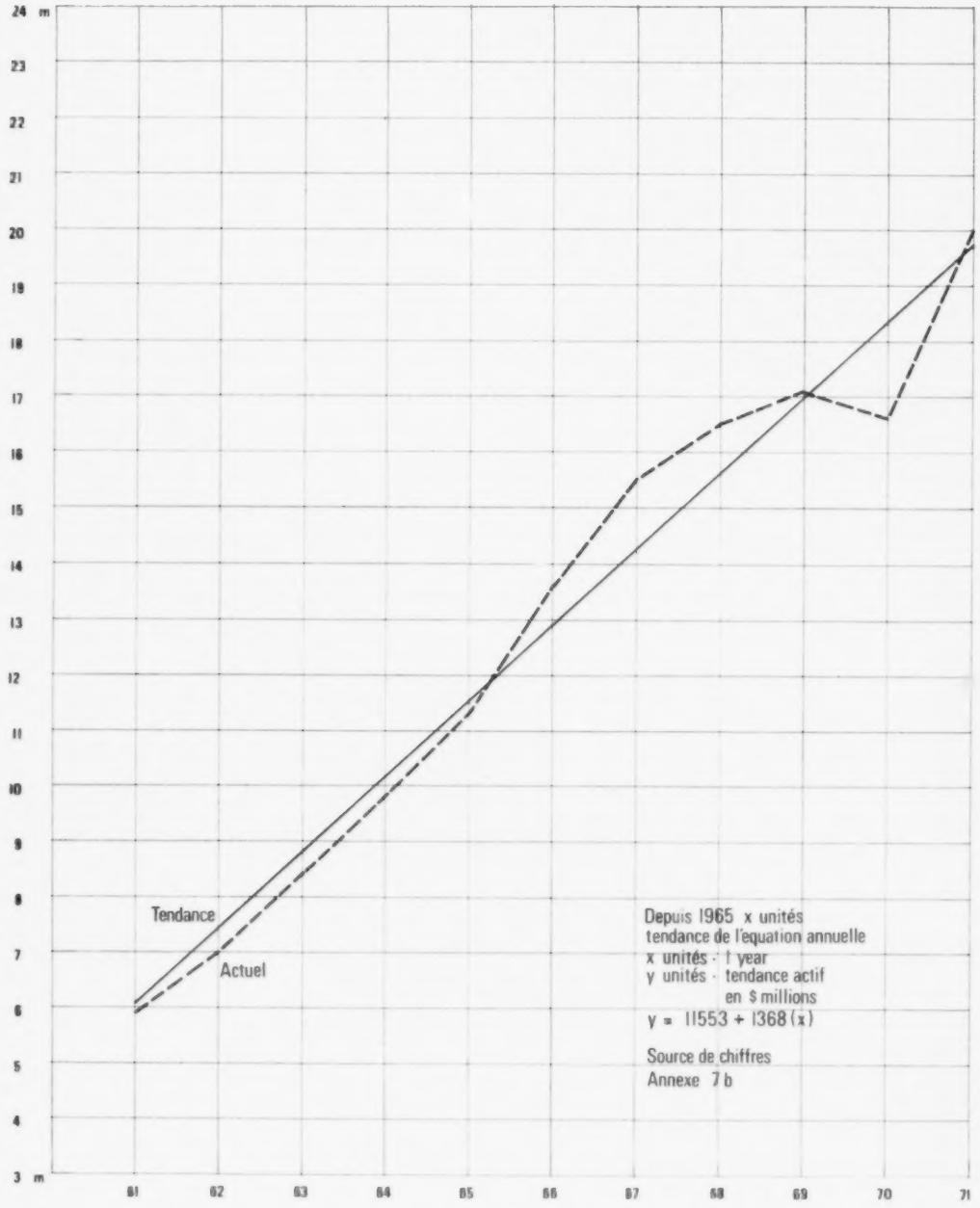
Intérêt sur Prêts	$ 1,035,017	$ 1,250,471
Autres Revenus	376,158	422,008
TOTAL DES REVENUS	$ 1,411,175	$ 1,672,479

Depenses

Intérêt sur Epargne	$ 542,000	$ 563,110
Intérêt sur Dépôt	179,239	208,696
Autres Dépenses	689,936	900,673
TOTAL DES DEPENSES.	$ 1,411,175	$ 1,672,479

Annexe I · B

Accroissement de l'actif dans les Caisses Populaires du Manitoba 1961 à 1971



Statistiques

Annexe **2·B**

	1970 221 Reports	1971 204
Nombre de caisses populaires	37	32
Nombre de sociétaires	20,408	20,449
Nombre d'emprunteurs	3,708	4,741
Prêts émis durant l'année	$ 6,674,938	$ 6,950,179
Prêts émis depuis 1937	$ 72,656,955	$ 79,607,134
Prêts annulés durant l'année moins recouvrement.	19,501	24,056
Prêts annulés depuis 1937 (net)	85,674	109,730
Pourcentage des prêts annulés durant l'année. .	.16%	.17%
Pourcentage des prêts annulés depuis 1937. . .	.11%	.14%
Pourcentage du capital social à l'actif . . .	12%	.49%
Pourcentage de l'éparne à l'actif	52%	53%
Pourcentage du capital social plus épargne à l'actif	65%	53%
Pourcentage des prêts à l'actif	70%	71%
Pourcentage des prêts hypothécaires à l'actif .	33%	36%
Pourcentage des prêts sur épargnes et dépôts. .	88%	77%
Pourcentage de l'actif liquide	28%	27%

Classification d'apres l'actif

Annexe 3·B

	1970	1971
Moins de $ 10,000	1	0
10,001 à $ 25,000	1	1
25,001 à 50,000	4	1
50,001 à 75,000	3	2
75,001 à 100,000	3	3
100,001 à 150,000	3	0
150,001 à 200,000	3	4
200,001 à 250,000	1	1
250,001 à 300,000	2	3
300,001 à 400,000	3	2
400,001 à 500,000	3	3
500,001 à 600,000	1	2
600,001 à 1,000,000	6	6
Plus de 1,000,000	3	4
	37	32
Actif Moyen par Caisse Populaire	451,114	621,244
Nombre de caisses avec moins que la moyenne	27	22
Nombre de caisses avec plus que la moyenne	10	10

Classification d'apres nombre de societaire

Annexe 4·B

Moins de 50 sociétaires	1	0
51 à 100 sociétaires	2	2
101 à 150 sociétaires	3	3
151 à 200 sociétaires	4	1
201 à 250 sociétaires	4	3
251 à 300 sociétaires	2	1
301 à 350 sociétaires	3	3
351 à 400 sociétaires	2	3
401 à 450 sociétaires	2	1
451 à 500 sociétaires	2	3
501 à 550 sociétaires	0	0
551 à 600 sociétaires	0	0
601 à 700 sociétaires	2	1
701 à 800 sociétaires	2	2
801 à 1,000 sociétaires	4	4
Plus de 1,000 sociétaires	4	5
	37	32
Moins de 100 sociétaires	3	2
Moins de 200 sociétaires	10	6
Moins de 300 sociétaires	16	10
Moins de 500 sociétaires	25	21
Plus de 500 sociétaires	12	12

Augmentation dans le nombre de sociétaires

Annexe **5 · B**

	Sociétaires	Augmentation / diminution X
1962	13,568	985
1963	14,796	1,228
1964	15,039	243
1965	17,189	2,150
1966	18,236	1,047
1967	19,352	1,116
1968	20,334	982
1969	20,792	458
1970	20,408	384 X
1971	20,449	41

Prets en cours

Annexe **6 · B**

	Montant	% de l'actif
1962	$ 4,915,690	70
1963	5,954,979	71
1964	7,020,386	71
1965	7,828,622	69
1966	9,218,878	68
1967	10,683,238	69
1968	11,249,227	68
1969	11,924,280	70
1970	11,676,202	69
1971	14,092,899	71

Actif

Annexe **7 · B**

	Montant	Augmentation / diminution	X
1962	$ 7,010,642	$ 1,097,834	
1963	8,409,457	1,398,815	
1964	9,880,361	1,470,905	
1965	11,348,858	1,468,497	
1966	13,632,999	2,284,141	
1967	15,566,924	1,933,925	
1968	16,597,742	1,030,818	
1969	17,112,982	515,240	
1970	16,691,248	421,733	X
1971	19,879,796	3,188,548	

Capital social et épargne

Annexe **8 · B**

	Montant	Augmentation / diminution	X
1962	$ 6,456,369	$ 1,048,802	
1963	7,618,744	1,062,375	
1964	8,967,404	1,348,660	
1965	10,107,498	1,140,094	
1966	12,303,455	2,195,957	
1967	13,782,143	1,478,688	
1968	14,277,063	494,920	
1969	14,291,788	14,725	
1970	10,787,504	3,504,284	X
1971	10,555,363	232,141	X

Classification des prêts emis pour l'anée 1971

Annexe **9 · B**

Raison	Personnels		Hypothecaires	
	Nombre	*Montant*	*Nombre*	*Montant*
1. Consolidation de Dettes . .	851	$ 1,633,915	93	$ 716,744
2. Automobiles (Achats et Réparations	778	1,395,624	-	-
3. Assurances: vie, feu, etc. .	22	7,310	-	-
4. Placements: Bons, Débentures,etc.	24	27,855	-	-
5. Education.	86	42,295	-	-
6. Médecin et Dentiste . . .	23	10,195	-	-
7. Taxes	81	47,301	19	9,792
8. Vacances	139	141,998	-	-
9. Bâtisse, Réparations . . .	242	349,660	26	206,749
10. Achats de Propriétés: -				
(a) *Maison Nouvelle* . . .	36	153,673	47	480,326
(b) *Maison Usagée*	97	332,283	118	1,008,833
(c) *Ferme*.	10	32,330	33	229,705
(d) *Commerce*.	28	202,820	24	307,600
(e) *Autres*	15	36,308	17	100,700
11. Achats D'équipement: -				
(a) *Ménage*	269	151,599	-	-
(b) *Ferme*.	136	431,903	2	29,000
(c) *Pêcheurs*.	-	-	-	-
(d) *Commerce*.	29	121,567	4	32,000
(e) *Autres*	66	62,014	1	13,800
12. Dépenses: -				
(a) *Ménage*	71	41,537	1	7,000
(b) *Ferme*.	235	339,690	3	36,000
(c) *Pêcheurs*.	-	-	-	-
(d) *Commerce*.	90	243,911	7	39,150
(e) *Autres*	233	340,561	1	2,001
13. Autres.	358	589,551		
TOTAUX	3,919	$ 6,735,900	396	$ 3,219,400
PRETS-EPARGNE	38	$ 37,880		

Voici les principaux facteurs pour accorder des prêts en 1971.

(Référence annexe 9-B)

PRÊTS ORDINAIRES (Personnels)

a) Nombre: -

1) Consolidation de dettes
2) Automobiles (achats et réparations)
3) Frais pour la ferme
4) Réparations et rénovations de la maison
5) Frais pour l'entretien de la maison

b) Montant: -

1) Consolidation de dettes
2) Automobiles (achats et réparations)
3) Frais pour la ferme
4) Achat d'une nouvelle maison
5) Ferme operationing

PRÊTS HYPOTHÉCAIRES

a) Montant: -

1) Maison usagée
2) Consolidation de dettes
3) Maison nouvelle
4) Pripriété pour un commerce
5) Ferme

Schedule 11 / Annexe 11

Credit Unions Caisses Populaires	Personal Loans Prêts Personnel	Mortgage Hypothèque	All Dbt Accounts Provision Prêts Douteux	Assets Actif	Saving Epargne	Deposit Dépôt	Income Intérêt	Expenses Dépenses	Members Sociétaires	Borrowers Emprunteurs
1. St. Malo	$ 320,301	$ 251,583	$ 264	$ 980,814	$ 347,953	$ 576,251	$ 84,447	$ 84,447	1,084	277
2. Norwood	666,433	40,100	34,956	1,077,917	915,299	52,058	140,707	140,707	1,394	504
3. Commercial Teleg.	929,285	52,494	20,391	1,120,106	770,805	245,199	115,568	115,568	1,382	598
4. Pool	370,330	146,571	-	648,758	602,865	6,511	48,183	48,183	588	336
5. Lorette	366,170	432,855	11,787	978,553	432,251	469,004	83,572	83,572	1,044	251
6. St. Pierre	381,250	633,928	1,496	1,218,868	520,295	604,155	104,248	104,248	1,247	387
7. St. Alphonsus	538,464	111,127	24,341	773,955	453,047	182,305	78,498	78,498	1,023	353
8. St. Boniface	1,649,656	1,801,421	15,422	4,099,062	2,459,163	1,360,051	363,289	363,289	4,587	1,440
9. Lowe Farm	546,007	48,563	3,675	873,308	552,500	265,793	78,353	78,353	783	217
10. La Broquerie	372,686	121,280	2,500	537,098	196,756	203,638	51,006	51,006	686	140
11. St. Joseph	180,514	79,069	-	280,485	79,311	81,013	25,724	25,724	228	73
13. Belg. S. Heart's	130,245	1,067,066	215	1,475,469	1,343,205	81,266	108,124	108,124	1,769	236
16. Altona	2,307,759	1,496,912	18,488	4,835,367	2,413,143	2,149,858	455,969	455,969	3,854	1,792
18. Ste. Anne des Chenes	180,969	432,241	18,144	675,313	332,447	297,903	64,814	64,814	837	174
20. Burns Wpg. Empls.	492,407	261,033	1,531	954,304	884,761	-	85,626	85,626	676	598
21. Flin Flon	388,201	807,388	19,707	2,781,224	2,629,643	9,890	239,938	239,938	2,192	471
22. Carpathia	962,086	5,070,872	10,934	7,202,597	6,166,440	559,672	548,025	548,025	4,094	1,375
24. Rosenort	906,885	206,125	4,070	1,652,303	1,115,548	470,909	113,314	113,314	1,291	310
26. Abbe	114,272	140,061	96	422,347	392,115	-	28,553	28,554	387	102
27. Starbuck	573,006	148,231	4,702	957,268	481,496	295,819	120,303	120,303	758	237
28. Virden	2,396,587	1,439,356	52,212	4,606,220	2,290,331	1,703,672	413,114	413,114	2,884	781
29. Dauphin Plains	2,297,652	2,206,444	51,112	5,357,038	3,415,619	1,518,170	540,844	540,844	3,561	1,340
30. Winkler	3,675,734	5,450,952	41,179	11,028,792	8,170,692	2,143,267	872,051	872,051	5,804	2,125
31. Spruce Creek	125,411	545,028	806	735,707	504,889	119,300	63,261	63,261	410	173
32. Lourdes	450,763	646,306	16,000	2,348,389	972,623	1,276,918	158,290	158,290	1,360	205
33. St. Jean-Baptiste	267,130	549,620	1,526	961,524	618,028	178,320	79,394	79,394	824	110
36. Steinbach	5,842,739	5,877,431	11,499	17,719,862	14,215,971	2,248,468	1,268,827	1,268,827	7,540	1,482
37. Boissevain	345,606	316,147	3,512	739,551	296,364	411,197	58,277	58,277	870	268
38. Haywood	54,573	105,726	-	284,416	166,758	111,880	19,251	19,251	376	32
39. Solsgirth	250,900	43,121	3,873	401,435	212,966	165,627	35,773	35,773	278	80
41. Laurier	350,645	-	183	447,460	232,618	189,020	35,923	35,923	468	123
43. Roblin	330,916	559,461	21,464	1,642,701	869,957	751,455	121,271	121,271	1,707	460
44. Wpg. Terminal	2,772,270	894,757	24,197	4,300,315	3,540,287	419,857	428,041	428,041	5,767	1,850
45. St. Francois-Xavier	63,422	12,417	88	90,543	67,711	8,670	8,405	8,405	213	52
46. Plum Coulee	811,927	292,795	23,997	1,298,521	809,031	379,982	124,952	124,952	1,124	277
47. Cartwright	74,080	16,724	-	132,402	68,580	38,127	9,322	9,322	176	59
49. Hartney	137,221	105,374	4,737	335,967	173,578	149,489	30,885	30,885	364	119
50. Grunthal	456,669	69,162	1,927	680,546	362,713	305,896	64,925	64,925	880	213
52. Elie	490,758	342,061	1,820	997,062	333,026	409,964	88,728	88,728	830	244
53. Woodworth	90,870	27,879	2,431	147,471	114,512	10,000	14,609	14,609	165	65
57. St. Labre	8,045	-	-	10,657	2,657	6,668	949	949	58	13
58. Ste. Rose du Lac	223,110	137,305	964	504,198	356,227	115,863	49,509	49,509	877	151
59. Holy Cross	1,441,236	1,131,971	70,110	2,884,082	1,881,913	664,420	309,950	309,950	3,041	1,156
60. Grandview	1,033,133	289,714	14,954	1,572,500	970,055	470,480	136,656	136,656	1,250	436
61. St. Norbert	330,335	320,007	4,309	901,561	509,596	328,919	79,424	79,424	790	208
62. Ste. Agathe	99,445	93,033	72	399,790	146,229	232,619	29,851	29,851	475	64
63. Assiniboine	3,910,467	3,255,815	72,786	8,833,768	7,536,315	669,242	777,326	777,326	7,430	2,462
65. Civic Empls.	956,662	197,302	8,584	1,742,882	1,038,283	563,065	154,717	154,717	1,994	782

69. Richer	72,973	59,158	1,314	160,220	120,280	32,004	15,104	15,104	170	43
71. Brandon United	451,889	210,466	9,512	713,588	615,510	545	65,555	65,555	629	270
72. Adanac	788,647	8,337	3,333	1,047,874	978,148	-	108,800	108,800	1,422	575
74. North Winnipeg	142,439	1,493,010	435	1,867,272	560,224	1,252,289	144,113	144,113	1,157	285
76. Gretna	781,823	777,502	41,619	1,822,314	896,567	570,778	210,742	210,742	1,226	980
77. Treherne	469,160	209,460	2,948	937,804	229,082	694,299	75,937	75,937	710	192
80. South Junction	11,111	30,425	652	58,813	27,092	11,863	4,092	4,092	118	12
83. Portage	4,248,467	2,842,633	17,851	8,402,792	3,505,476	3,613,044	711,636	711,636	5,421	2,350
91. St. Georges	30,068	24,771	-	90,309	71,272	13,993	6,056	6,056	315	35
92. Strathclair	679,638	446,847	152,863	1,318,717	603,658	685,955	108,581	108,581	1,267	297
94. Crosstown	4,082,983	2,546,458	95,177	8,897,382	6,130,564	1,909,660	855,282	855,282	5,162	1,422
95. Airline	2,229,955	359,075	21,626	3,446,475	2,570,074	652,792	335,191	335,191	3,278	1,473
98. Sifton	584,236	618,757	9,931	1,366,347	884,287	376,982	114,677	114,677	947	310
101. St. Eugene	91,776	3,066	411	110,507	93,426	10,500	13,099	13,099	202	56
102. Ile des Chenes	113,860	139,690	2,508	451,898	296,104	131,711	33,722	33,722	368	90
104. Poplarfield	13,641	64,861	408	114,235	90,458	4,911	11,036	11,036	408	43
105. Letellier	234,718	118,805	-	473,546	175,625	277,128	37,919	37,919	337	115
107. Meadows	5,964	-	-	9,006	7,669	-	743	743	44	5
108. Otterburne	64,786	40,984	706	190,647	120,134	66,531	15,693	15,693	219	48
112. Swift Canadian Empls.	139,863	58,512	-	295,510	236,414	34,245	27,905	27,905	445	154
113. Oakbank	$ 184,597	$ 289,302	$ 1,056	$ 614,978	$ 308,936	$ 278,082	$ 52,030	$ 52,030	696	194
114. Gateway	86,809	-	8,475	124,407	118,984	1,734	17,106	17,106	258	56
115. Elm Creek	100,515	38,412	4,379	223,467	202,223	2,362	19,629	19,629	300	66
118. Foxwarren	266,521	54,073	17,455	483,101	256,606	220,395	43,179	43,179	529	160
119. Charleswood	34,968	12,455	8,830	66,397	64,870	276	5,208	5,208	158	56
120. Morden Community	1,744,312	2,183,338	58,476	4,757,236	2,205,478	2,092,879	424,752	424,752	3,761	1,767
122. Minnedosa	711,281	521,452	17,810	1,614,774	983,158	504,700	142,021	142,021	1,711	541
123. Ethelbert	236,342	166,652	6,177	771,751	509,729	245,730	56,640	56,640	665	199
125. Wpg. Postal District	524,569	52,846	8,944	808,743	727,838	20,418	78,737	78,737	1,402	544
126. Wpg. Housewive's	3,967	-	278	8,896	7,542	655	1,103	1,103	56	18
127. Hy-Line	3,133,335	136,998	35,366	3,989,886	3,029,775	761,021	370,061	370,061	3,930	1,587
130. C.B. of R.T. & G.W.	668,588	64,118	54,788	799,843	726,345	13,167	88,674	88,674	1,403	606
131. Niverville	910,630	886,828	5,175	2,247,821	1,130,959	626,428	193,760	193,760	1,250	447
132. Gimli	224,396	474,681	6,525	1,164,443	705,331	404,808	86,041	86,041	940	260
135. Aircrafters	745,036	229,060	36,525	1,121,422	881,341	188,748	117,071	117,071	1,602	612
136. C.C.I.L.	52,654	6,094	5,347	66,916	62,593	2,670	8,184	8,184	158	58
137. Iron Workers	14,115	-	318	24,931	22,118	-	2,442	2,442	59	18
139. Buffalo	1,524,873	-	25,606	1,744,555	814,861	771,142	178,736	178,736	2,481	867
140. Bd. of Grain Comm.	93,559	-	6,319	129,093	122,873	-	12,374	12,374	266	83
141. Canada Packers	913,280	338,978	514	1,558,157	1,452,274	-	147,910	147,910	1,294	815
142. Wpg. City Police	475,161	475,161	-	1,219,859	1,136,592	16,009	123,418	123,418	994	401
143. Austin	732,375	443,066	26,490	1,603,133	851,768	700,038	147,754	147,753	1,660	612
144. Decibel	1,249,674	127,534	9,854	1,876,876	1,506,286	305,538	171,333	171,333	2,030	807
145. Railwaymen's	193,222	70,521	8,537	294,034	272,966	381	32,166	32,166	372	215
147. Dnipro	13,251	73,015	-	135,841	125,089	-	8,874	8,874	155	27
149. Vera	75,670	716,470	16,909	1,025,177	428,930	570,011	96,373	96,373	832	128
150. Man. Bridge & Engrg.	132,476	22,486	10,204	191,500	163,364	1,500	18,120	18,120	293	144
151. Steel Workers	89,886	75,125	11,382	213,102	203,315	-	19,716	19,716	309	122
152. Sanford	294,430	174,821	5,124	650,581	296,551	294,113	53,264	53,264	742	116
153. United	364,722	6,574	-	558,670	385,339	258,547	52,287	52,287	1,073	366
154. Wpg. Brewery Workers	178,986	23,294	7,153	256,965	236,051	-	27,681	27,681	397	140
156. Man. Teachers'	1,888,691	62,863	137,823	3,256,926	1,433,067	1,543,214	205,266	205,266	2,473	832
157. Sprague	310,299	102,838	8,095	498,082	189,170	285,245	47,485	47,485	662	161
158. Foundry	151,221	157,206	5,807	338,465	231,669	45,916	32,736	32,736	372	123

31st December 1971

Credit Unions Caisses Populaires	Personal Loans Prêts Personnel	Mortgage Hypothèque	All Dbt Accounts Provision Prêts Douteux	Assets Actif	Saving Epargne	Deposit Dépôt	Income Intèrêt	Expenses Dépenses	Members Sociétaire	Borrowers Emprunteurs
159. Transcona	1,794,066	330,635	42,590	2,615,243	1,541,331	506,366	249,086	249,086	3,049	911
161. La Riviere	116,579	52,009	3,052	242,256	136,119	101,656	20,558	20,558	351	85
163. Safeway Empls.	726,811	100,924	24,232	973,194	832,275	71,620	95,308	95,308	1,349	656
164. St. Michael's	1,882	40,934	-	64,662	-	56,565	4,432	4,432	140	8
165. Ft. Rouge Railway	111,470	-	1,150	165,280	153,845	-	16,794	16,794	342	156
166. United Grain Growers	71,014	31,240	-	114,417	91,804	-	10,308	10,308	153	80
167. Public Press	43,765	3,956	1,125	77,344	70,476	-	10,134	10,134	101	37
168. Sandy Lake	243,367	86,857	7,007	733,017	507,351	176,910	65,838	65,838	733	132
169. Brandon Terminal	576,744	-	55,800	650,385	634,739	1,425	77,421	77,421	888	311
170. Louise	1,784,678	720,426	10,755	3,502,060	2,174,661	1,045,359	288,227	288,227	2,580	760
171. Arborg	1,535,623	293,632	9,317	2,384,632	1,298,111	941,922	203,797	203,797	1,976	582
173. Erickson	186,605	189,280	3,817	507,383	399,137	81,599	47,347	47,347	639	177
175. Westeel-Rosco	91,812	15,036	29	153,204	138,873	7,000	16,123	16,123	226	84
182. Ogilvie's	41,853	-	4,679	47,211	27,121	1,321	5,557	5,557	86	32
185. Netherlands	91,662	66,282	1,327	201,353	183,459	-	20,006	20,006	391	120
190. Polish Combatants	72,798	414,226	11,496	530,702	503,571	-	49,424	49,424	481	139
192. La Salle	65,951	140,351	5,200	276,681	132,468	139,463	31,395	31,395	352	74
195. Steppe	80,133	-	72	132,995	188,945	-	13,662	13,662	176	37
196. Swan Valley Consumers	1,069,808	1,849,801	8,550	3,711,518	1,462,654	1,781,423	257,324	257,324	2,339	970
200. Rossburn	410,624	376,988	3,690	1,008,548	457,148	504,729	88,321	88,321	1,180	356
203. Wpg. South Community	155,542	33,700	17,822	249,612	151,939	88,318	24,661	24,661	588	134
204. Oakburn	87,810	93,312	2,623	376,919	255,326	97,665	28,646	28,646	398	91
205. Turtle Mountain	48,240	23,448	7,171	80,256	53,997	-	9,899	9,899	135	37
207. Stovel-Advocate Empls.	57,360	-	1,265	58,216	-	50,836	6,042	6,042	129	69
208. Souris	211,136	42,259	11,169	328,370	120,588	200,393	30,905	30,905	418	122
209. Kane Equip. Empls.	13,940	-	-	26,642	23,487	-	3,038	3,038	50	34
210. Frances	9,745	-	59	13,581	11,240	-	1,367	1,367	62	36
211. Pine Falls	195,863	21,794	10,774	241,660	164,879	2,466	24,172	24,172	356	171
213. Stonewall	868,436	191,462	9,493	1,261,416	449,708	595,515	111,713	111,713	1,416	407
214. St. Claude	139,592	435,096	650	1,368,905	994,514	293,195	109,948	109,948	768	108
215. B.M.H. Empls.	196,140	-	3,496	234,495	192,869	23,862	29,508	29,508	473	178
218. C.B.C. Empls.	502,941	28,328	9,569	596,634	278,607	221,925	67,773	67,773	670	295
219. Beautiful Plains	455,838	257,635	3,723	962,320	772,224	175,988	79,513	79,513	725	242
220. St. Augustine Brandon	33,864	-	60	42,393	33,714	-	5,214	5,214	113	20
222. Strotco Empls.	$ 15,090	$ -	$ 555	$ 18,756	$ 17,474	$ -	$ 1,893	$ 1,893	53	18
225. Moore Bus. Forms Empls.	80,359	-	97	101,606	97,182	-	9,495	9,495	153	80
226. Weston Bakeries	62,910	-	2,539	97,413	81,252	1,800	7,935	7,935	176	62
230. B.G.H. Empls.	65,310	-	1,967	78,180	74,895	-	9,030	9,030	197	88
234. Eagles	49,497	31,976	2,584	131,189	126,007	-	13,206	13,206	198	80
235. Select	243,131	-	2,429	302,230	270,058	-	28,981	28,981	318	138
237. Imperial Refinery	135,203	-	1,682	156,923	139,307	-	20,026	20,026	340	121
242. Riverton	165,906	7,458	1,948	311,480	171,260	135,928	27,214	27,214	491	166
244. Glenella & District	289,810	27,638	484	378,302	219,839	108,435	39,255	39,255	431	203
246. Parkland	15,046	20,174	128	55,544	40,099	12,397	4,685	4,685	105	22
247. Man. Sugar Empls.	37,545	-	1,502	64,113	60,779	-	6,200	6,200	86	36
249. Pine River	109,464	249,088	2,440	573,652	444,257	56,610	49,823	49,823	692	160
250. Building Products	69,530	-	6,155	82,891	81,015	-	9,149	9,149	133	63
251. Campus	87,101	32,054	2,315	197,085	125,750	66,007	16,369	16,369	336	78
253. Shell-St. Boniface	47,571	-	730	60,656	55,715	-	6,819	6,819	178	45
256. Christ the King Parish	137,063	32,830	-	231,312	170,836	54,276	23,807	23,807	563	146

253. Shell-St. Boniface	47,571	-	730	60,696	55,715	-	6,819	6,819	178	45
256. Christ the Kind Parish	177,063	72,298	-	271,734	179,936	54,776	33,907	33,907	557	143
257. Carberry	54,579	10,255	2,962	71,994	67,127	-	7,373	7,373	215	62
260. Plumas	150,865	-	425	306,027	171,381	124,434	22,678	22,678	435	60
264. Inglis & District	343,330	105,618	465	611,996	430,011	146,008	44,526	44,526	611	150
266. Progress	189,047	478,962	1,487	798,706	601,978	88,300	57,309	57,309	492	96
267. Ste. Genevieve	26,780	-	-	50,679	33,587	14,701	4,135	4,135	110	17
268. Hamiota Community	583,647	237,444	20,986	1,003,445	678,764	292,491	95,492	95,492	799	265
269. Glenboro Community	120,391	196,298	3,787	353,614	60,153	291,472	23,911	23,911	398	101
271. Flour Workers	16,926	-	73	20,443	19,772	-	3,847	3,847	60	22
272. Precieux-Sang	54,138	50,173	10,144	168,368	156,542	9,253	18,458	18,458	428	31
274. I.H. Empls.	51,600	-	208	62,463	55,122	500	6,630	6,630	179	59
275. Astra	3,217,183	-	93,375	3,970,704	1,762,567	1,686,949	333,904	333,904	4,818	1,008
277. Rolling Mill Empls.	362,138	-	3,754	436,660	320,064	67,000	47,482	47,482	550	219
278. W.M.H.	48,969	-	1,322	53,926	43,893	-	6,421	6,421	126	63
279. Cornish	46,268	-	1,725	54,922	53,747	-	4,655	4,655	202	81
280. Southport	322,563	-	4,553	360,499	162,721	192,002	36,099	36,099	526	231
281. Christie Brown Empls.	76,336	-	1,535	95,763	91,478	-	9,291	9,291	144	64
286. A.F. & D.C.	43,053	-	1,900	49,282	46,737	-	5,066	5,066	100	33
287. Holy Spirit Parish	708,577	1,212,024	18,000	2,188,036	1,655,002	327,526	179,406	179,406	1,852	430
289. Brandon Civil Servants	186,546	-	2,928	206,411	126,177	31,943	21,286	21,286	244	96
293. Amaranth	251,261	-	-	278,931	93,136	127,473	27,231	27,231	252	76
294. Vita & District	235,770	58,937	14,002	450,548	315,568	127,971	36,242	36,242	767	198
296. Cypress River	310,685	425,818	3,862	906,106	584,812	300,667	71,386	71,386	603	142
298. Rivers	296,346	76,035	9,579	322,082	174,727	93,073	33,155	33,155	476	185
301. Churchill	31,569	-	61	40,784	27,036	-	3,009	3,009	49	17
302. Rorketon & District	331,930	57,038	7,962	664,648	438,691	194,507	60,288	60,288	623	295
303. Dufferin	565,659	341,450	7,749	1,092,171	615,858	398,304	100,617	100,617	1,241	429
304. Aubigny	67,226	63,572	13	243,639	194,371	44,987	15,058	15,058	278	57
306. Thompson	75,702	-	2,961	88,483	78,902	-	9,385	9,385	233	66
308. St. Hedwig	48,045	-	1,520	66,704	59,886	-	6,046	6,046	122	32
310. Birch River	219,119	41,325	2,000	315,187	159,347	71,152	32,565	32,565	361	138
311. Notre Dame de L'Assomp.	25,215	-	82	36,556	29,945	3,878	3,977	3,977	136	18
314. Parc Windsor	88,093	28,138	2,008	179,131	45,421	131,769	16,935	16,935	302	68
315. Western Man. Teachers'	399,641	1,295	2,445	439,782	226,745	102,000	49,882	49,882	490	209
316. Brandon Br. Can. Legion	43,864	22,233	1,775	108,093	90,586	-	9,335	9,335	200	69
318. Killarney	868,885	904,085	4,840	2,188,791	652,507	1,115,483	208,484	208,484	1,512	498
320. The Pas & District	932,147	160,148	15,664	1,149,192	255,531	740,078	69,351	69,351	1,439	1,218
322. Co-operators	3,379,653	626,525	147,345	4,782,983	1,895,240	2,791,614	420,347	420,347	6,713	2,-09
325. Caritas	38,468	3,272	-	78,686	51,528	22,680	7,267	7,267	75	19
326. Continental Can Empls.	67,316	2,849	1,230	75,074	54,801	-	8,197	8,197	127	68
327. Sherwilco	45,891	-	829	52,980	46,212	-	6,136	6,136	132	97
329. Hebrew	47,224	-	4,528	53,880	46,510	80	5,886	5,886	147	87
331. Italia	319,385	-	10,718	345,451	218,983	61,689	34,158	34,158	424	178
332. Polish Sokol	39,633	28,069	2,314	85,397	44,763	39,000	7,920	7,920	182	25
333. Brandon Consumers	712,758	199,752	-	1,264,430	626,459	618,620	97,786	97,786	1,327	420
334. Moosehorn	234,413	-	1,532	276,446	137,957	86,022	25,242	25,242	468	242
336. St. John	59,510	6,100	1,686	74,356	58,027	148	8,301	8,301	153	45
337. Dominion City	49,931	-	368	55,713	39,834	11,753	5,058	5,058	141	44
340. Hansa	222,123	153,945	4,614	444,497	155,784	287,000	41,338	41,338	405	116
342. Morris Community	149,156	14,847	1,194	189,622	119,078	38,419	14,837	14,837	300	86
344. Pinawa	98,524	4,784	-	134,421	88,037	28,142	11,720	11,720	265	90
347. Jefferson-St. Joseph	27,226	-	138	33,475	27,940	-	3,203	3,203	104	23
351. Landmark	-	-	-	6,211	5,741	-	70	70	83	-

The following shows the most common purposes for which loans were granted in 1971.

Real Estate Mortgage Loans

a) By amount: -

1) Used housing

2) New housing

3) Debt consolidation

4) Farm property

5) Commercial property